## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : **09/387,764** 

Filed : September 1, 1999

Applicant : Ganesan, et al.

Title : Electronic Billing With Updateable

Electronics Bill Summary

TC/AU : 3628

Examiner : Nga B. Nguyen

Docket No. : 23952-0016

Customer No. : 29052

## AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Responsive to the Non-Final Office Action mailed September 13, 2006, Applicants submit the following amendments and remarks. In light of these amendments and remarks, Applicants respectfully assert that the all of the claims of the patent application are patentable, and that the application be allowed.

The Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.